



do your thing

# ING and Just Transition

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# Growing the difference

Priorities

Superior value  
for customers

Uniquely ING

Sustainability  
at the heart

Retail Banking strategy

be **first**

Wholesale Banking strategy

the ING difference

Our enablers:



Providing seamless  
digital services



Using our scalable  
tech & operations



Staying  
safe & secure



Unlocking our  
people's full potential

## Our climate ambition

We aim to play a leading role in accelerating the transition to a low-carbon economy

## What needs to happen in the global transition

Drive down emissions

Build up a sustainable future

Include everyone

## Our role in the global transition

Supporting businesses in their transition to net zero

Financing technologies and solutions for a low-carbon world

Finding new ways to enable people to stay a step ahead on climate

## Key enablers

Effective climate governance

Climate & environmental risk management

Employee engagement & upskilling

Reaching net zero in our own operations

Reliable and timely climate data & tools

Contributing to standard-setting

Partnering and advocacy for impact

# Stakeholder engagement – an enabler for a just transition

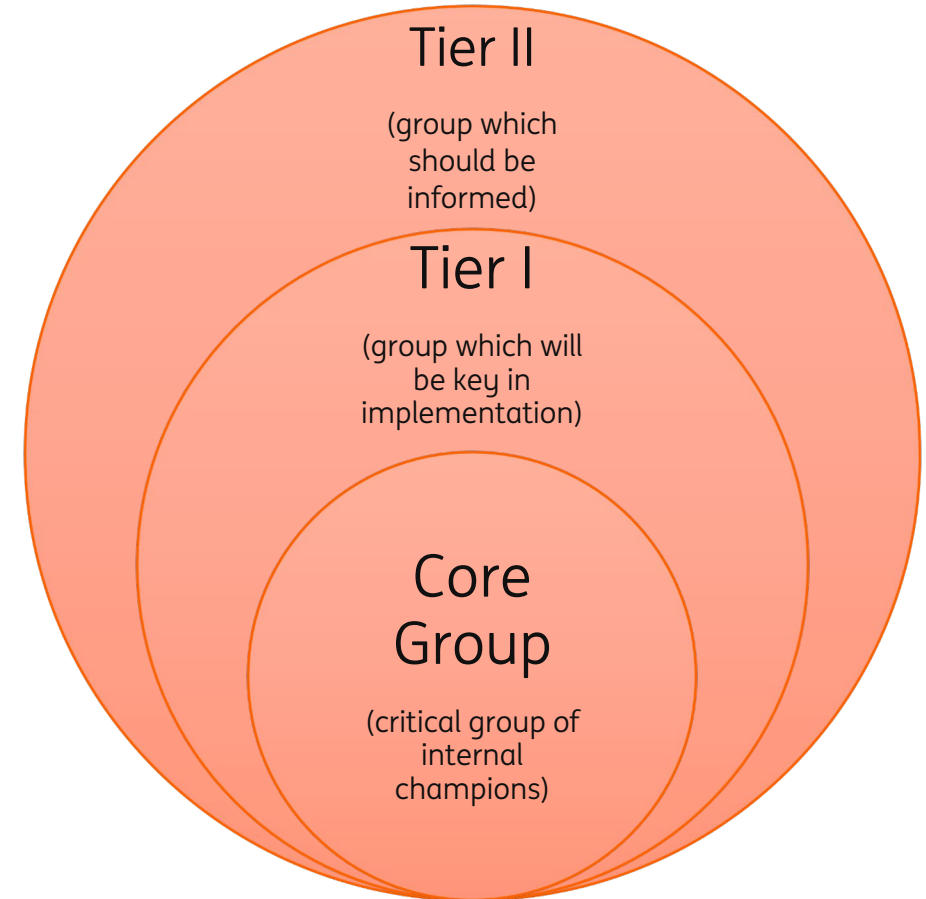
## Employee engagement and upskilling

- Hosting upskilling sessions for colleagues from the relevant business lines (e.g., front office, risk)
- Delivering a knowledge session on just transition to senior management – ESG Committee which includes members of the SB and MBB

## External engagement

- UNEP FI Just Transition Consultative Committee
- UNEP FI Just Transition Pilot Program
- Peer banks (bilaterally and multilaterally)

## Stakeholder engagement





# Taking a sectoral approach

Just transition requires a sector specific and place-based approach to capture the impacts accurately.

**Sector specific** - the just transition impacts are unique to each sector

**Place-based** - impacts vary depending on where the sectoral activity is located

Grounded in effective **due diligence**

**Steps to researching just transition on a sectoral basis**

1. Portfolio analysis
2. Scoping of focus areas (e.g., value chain)
3. Research on impacts, risks and opportunities related to the just transition in the sector
4. Sounding the findings with key stakeholders
5. Taking action where needed





# Offering tools and products to support Retail Banking customers

The housing sector must transition to achieve net zero. This transition can have impacts on existing and future homeowners. Banks along with other public and private actors can support homeowners to transition.

Example of ING Netherlands supporting customers via:

Tools	Products	Information
Checking upgrades a customer's house requires	Mortgage	Available subsidies
Partner sustainability advisor will visit customer's home and discuss with the customer which measures the customer can take	Renovation loan	Measures to take to make the home more sustainable
Interest incentives		

## Upgrade tools

Get insight into the possibilities via the Upgrade Check and go for advice up to and including installation with the Upgrader.



### Upgrade Check

Insight into your home, from costs and savings to subsidies.



### Upgrader

Get started right away? We help you from advice to installation.

## Save energy

Read more about the different measures you can take to make your home more sustainable.



### Solar panels

Generating electricity without CO<sub>2</sub> emissions.



### Insulate

Go for a more energy-efficient home.



### Heating

One step closer to natural gas-free living.



### Insulating glass

Simple procedure, maximum results.

## Paying for your upgrade

There are several ways to do this. We will list them for you. Did you know that you can possibly get a lower mortgage rate if you improve your energy label? And that you can get a higher mortgage if you want to make your new or existing home more sustainable?



### Financing options

4 options to pay for your sustainability.



### Energy label and your mortgage interest

You may receive a lower mortgage interest rate if you improve your energy label.

Is a loan through the Heat Fund cheaper?



What is a Sustainability Depot?



## Subsidy: don't miss out on this money

The government is happy to help you take energy-saving measures. Check which subsidy(s) you are eligible for. And how to apply for them.

> [Subsidies: everything in 1 overview](#)



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